Deposits in Regional Offices of Nationalised Banks in U.P.

3746. SHRI SURENDRA PAL PATHAK: Will the Minister of FINANCE be pleased to state:

(a) the criteria laid down by the Reserve Bank of India to open regional offices of nationalised banks;

(b) whether the regional offices in Uttar Pradesh are working according to the norms fixed by the Reserve Bank of India;

(c) if not the reasons therefor; and

(d) the details of the deposits and net profit in the branches operating under these regional officers at the end of 1990-91, district-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) Nationalised banks set up their Regional Offices keeping in view the volume of business, the branch spread in the command area, the cost benefit analysis, the need of customers, administrative exigencies etc. As per the existing guidelines, a Regional Office should cover at least 40 branches except where very long distances are involved.

(b) and (c). The information is being collected and will be laid on the Table of the House.

(d) The present data reporting system does not yield district-wise details of net profits/losses in the branches operating under each regional office. Information regarding deposits is being collected and will be laid on the Table of the House.

Loans advanced by Bank in Lakhimpur Khiri and Hardoi in Uttar Pradesh

3747. SHRI SURENDRA PAL PATHAK: Will the Minister of FINANCE be pleased to state the number of educated unemployed youth and persons living below the poverty line in Lakhimpur Khiri and Hardoi, Uttar Pradesh to whom loans have been given by the banks from 1st January to 31st October 1991?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): The commercial banks grant loans to Educated Unemployed youth mainly under scheme Self-Employment for Educated Unemployed Youth (SEEUY) and to persons living below poverty line under Integrated Rural Development Programme (IRDP). Allahabad Bank and Bank of India, lead banks for lakhimpur Khiri and Hardoi districts in U.P. respectively, have reported that the banks have granted loans in the said two districts from 1.1.191 to 31.10.91 as under:

		Lakhimpur Khiri		*Hardoi*	
		No. of Accoun.	*Amount (Rs. in Lakhs)*	*No.of Accounts*	*Amount (Rs in lakhs)*
1.	Educated Unemployed Youth	139	35.96	185	40.23
2.	Persons living below the poverty line	7242	418.83	12260	784.36